



# Home inventory **Checklist**

Homeowners and renters should prepare a list of their belongings in the event their home or apartment is burglarized or destroyed by a tornado or fire. A checklist also can let you know if you are adequately insured and can help you file an insurance claim if ever needed.



**DIFP**

Department of Insurance,  
Financial Institutions &  
Professional Registration

Download inventory  
checklists:  
**[insurance.mo.gov/consumers](http://insurance.mo.gov/consumers)**

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# Be prepared: Check off your belongings

Whether you own or rent, you need adequate insurance coverage to protect yourself against a catastrophic event such as a fire, tornado or home burglary. The best way to make sure you have proper coverage is to prepare an inventory of your home or apartment contents. Then talk to your insurance agent. **Store this inventory checklist in a safe place such as a safe deposit box.** If you have a loss, it will make it easier to file an accurate insurance claim. By completing an inventory now, you can feel comfortable that your possessions are properly insured and accounted for. The Home Inventory Checklist also can be found online at [difp.mo.gov](http://difp.mo.gov).

## CHECK IT OFF

Here are tips that will make your inventory list more useful:

- **Start an inventory now**, even if it is incomplete. It can be daunting if you have had a home for years. Start with new purchases and add older items later.
- **Record specific details** such as a Sony 42-inch flat panel TV. Better yet, give the serial number for this and other expensive electronics and appliances. Otherwise you might get a lower-priced replacement.
- **Photograph or videotape** valuable household items or collections. Remember to place the name of the photo image or videotape on your checklist so you can easily find it.
- **Group together** smaller-priced items such as children's toys, cookware and linens. If you had to buy everything at one time, they can add up quickly.
- **List items** that you frequently take with you, such as a cell phone, laptop computer, jewelry or photographic equipment.
- **Check the value** of items such as jewelry, artwork and other collections of antiques and firearms. Then check with your agent to make sure you have adequate insurance. This may require additional insurance known as a "rider."
- **Update your inventory** every year and when you make large purchases.



## Living room/den checklist

| Item                         | Manufacturer | Model,<br>serial number | Date<br>bought | Purchase<br>price |
|------------------------------|--------------|-------------------------|----------------|-------------------|
| Sofa                         |              |                         |                |                   |
| Loveseat                     |              |                         |                |                   |
| Recliner                     |              |                         |                |                   |
| Chairs                       |              |                         |                |                   |
| Ottoman                      |              |                         |                |                   |
| Coffee table                 |              |                         |                |                   |
| End tables                   |              |                         |                |                   |
| Computer                     |              |                         |                |                   |
| Computer monitor             |              |                         |                |                   |
| External hard drive          |              |                         |                |                   |
| Computer peripherals         |              |                         |                |                   |
| Television                   |              |                         |                |                   |
| Entertainment center         |              |                         |                |                   |
| Stereo                       |              |                         |                |                   |
| Stereo equipment             |              |                         |                |                   |
| CDs, DVDs, tapes,<br>records |              |                         |                |                   |
| Video game console           |              |                         |                |                   |
| Video games                  |              |                         |                |                   |
| Sound system                 |              |                         |                |                   |
| Bookcases                    |              |                         |                |                   |
| Books                        |              |                         |                |                   |
| Mirrors                      |              |                         |                |                   |

## Living room/den checklist

## Home office/family room checklist

| Item                      | Manufacturer | Model,<br>serial number | Date<br>bought | Purchase<br>price |
|---------------------------|--------------|-------------------------|----------------|-------------------|
| Sofa                      |              |                         |                |                   |
| Loveseat                  |              |                         |                |                   |
| Chairs                    |              |                         |                |                   |
| Ottoman                   |              |                         |                |                   |
| Desk                      |              |                         |                |                   |
| Coffee table              |              |                         |                |                   |
| End tables                |              |                         |                |                   |
| Computer                  |              |                         |                |                   |
| Computer monitor          |              |                         |                |                   |
| External hard drive       |              |                         |                |                   |
| Computer peripherals      |              |                         |                |                   |
| Laptop computer           |              |                         |                |                   |
| Fax machine               |              |                         |                |                   |
| Scanner                   |              |                         |                |                   |
| Television                |              |                         |                |                   |
| Stereo                    |              |                         |                |                   |
| Stereo equipment          |              |                         |                |                   |
| DVD player                |              |                         |                |                   |
| CDs, DVDs, tapes, records |              |                         |                |                   |
| Video game console        |              |                         |                |                   |
| Video games               |              |                         |                |                   |
| Sound system              |              |                         |                |                   |

## Home office/family room checklist

| Item                       | Manufacturer | Model, serial number | Date bought | Purchase price |
|----------------------------|--------------|----------------------|-------------|----------------|
| Video recorder             |              |                      |             |                |
| Piano, musical instruments |              |                      |             |                |
| Carpet                     |              |                      |             |                |
| Area rugs                  |              |                      |             |                |
| Curtains, blinds           |              |                      |             |                |
| Pillows, cushions          |              |                      |             |                |
| Art, wall decor            |              |                      |             |                |
| Knickknacks                |              |                      |             |                |
| Blankets                   |              |                      |             |                |
| Storage/chests             |              |                      |             |                |
| Lamps                      |              |                      |             |                |
| Light fixtures             |              |                      |             |                |
| Telephone                  |              |                      |             |                |
| Clock                      |              |                      |             |                |
| Bookcases                  |              |                      |             |                |
| Books                      |              |                      |             |                |
| Mirrors                    |              |                      |             |                |
| Entertainment center       |              |                      |             |                |
| File cabinets              |              |                      |             |                |
| Office supplies            |              |                      |             |                |
| Fireplace equipment        |              |                      |             |                |
|                            |              |                      |             |                |



# Kitchen checklist

| Item                  | Manufacturer | Model,<br>serial number | Date<br>bought | Purchase<br>price |
|-----------------------|--------------|-------------------------|----------------|-------------------|
| Stove                 |              |                         |                |                   |
| Refrigerator          |              |                         |                |                   |
| Refrigerator contents |              |                         |                |                   |
| Dishwasher            |              |                         |                |                   |
| Cabinets              |              |                         |                |                   |
| Sink disposal         |              |                         |                |                   |
| Freezer               |              |                         |                |                   |
| Freezer contents      |              |                         |                |                   |
| Table                 |              |                         |                |                   |
| Chairs, stools        |              |                         |                |                   |
| Microwave             |              |                         |                |                   |
| Convection oven       |              |                         |                |                   |
| Electric grill        |              |                         |                |                   |
| Coffee maker          |              |                         |                |                   |
| Toaster               |              |                         |                |                   |
| Blender, processor    |              |                         |                |                   |
| Mixer                 |              |                         |                |                   |
| Toaster oven          |              |                         |                |                   |
| Waffle iron           |              |                         |                |                   |
| Clock                 |              |                         |                |                   |
| Television            |              |                         |                |                   |
| Radio                 |              |                         |                |                   |

## Kitchen checklist

| Item                 | Manufacturer | Model, serial number | Date bought | Purchase price |
|----------------------|--------------|----------------------|-------------|----------------|
| Dishes               |              |                      |             |                |
| Glasses              |              |                      |             |                |
| Pots and pans        |              |                      |             |                |
| Bowls                |              |                      |             |                |
| Silverware           |              |                      |             |                |
| Cooking utensils     |              |                      |             |                |
| Cookbooks            |              |                      |             |                |
| Pantry items, food   |              |                      |             |                |
| Linens               |              |                      |             |                |
| Spices               |              |                      |             |                |
| Knickknacks          |              |                      |             |                |
| Lamps                |              |                      |             |                |
| Light fixtures       |              |                      |             |                |
| Art, wall decor      |              |                      |             |                |
| Knickknacks          |              |                      |             |                |
| Telephone            |              |                      |             |                |
| Computer             |              |                      |             |                |
| Computer monitor     |              |                      |             |                |
| Computer peripherals |              |                      |             |                |
| Area rugs            |              |                      |             |                |
|                      |              |                      |             |                |
|                      |              |                      |             |                |



## Dining room checklist

| Item                | Manufacturer | Model,<br>serial number | Date<br>bought | Purchase<br>price |
|---------------------|--------------|-------------------------|----------------|-------------------|
| Table               |              |                         |                |                   |
| Chairs              |              |                         |                |                   |
| Buffet              |              |                         |                |                   |
| China cabinet       |              |                         |                |                   |
| China               |              |                         |                |                   |
| Serving table, cart |              |                         |                |                   |
| Serving dishes      |              |                         |                |                   |
| Crystal             |              |                         |                |                   |
| Silverware          |              |                         |                |                   |
| Tea, coffee sets    |              |                         |                |                   |
| Linens              |              |                         |                |                   |
| Liquor cabinet      |              |                         |                |                   |
| Candelabra          |              |                         |                |                   |
| Curtains, blinds    |              |                         |                |                   |
| Art, wall decor     |              |                         |                |                   |
| Carpet              |              |                         |                |                   |
| Area rugs           |              |                         |                |                   |
| Lamps               |              |                         |                |                   |
| Light fixtures      |              |                         |                |                   |
| Mirrors             |              |                         |                |                   |
|                     |              |                         |                |                   |
|                     |              |                         |                |                   |

## Laundry/utility/crafts room checklist

| Item                | Manufacturer | Model, serial number | Date bought | Purchase price |
|---------------------|--------------|----------------------|-------------|----------------|
| Clothes washer      |              |                      |             |                |
| Clothes dryer       |              |                      |             |                |
| Table               |              |                      |             |                |
| Cabinets            |              |                      |             |                |
| Vacuum cleaner      |              |                      |             |                |
| Cleaning tools      |              |                      |             |                |
| Cleaning supplies   |              |                      |             |                |
| Shelving units      |              |                      |             |                |
| Iron, ironing board |              |                      |             |                |
| Sewing machine      |              |                      |             |                |
| Sewing supplies     |              |                      |             |                |
| Craft supplies      |              |                      |             |                |
| Storage containers  |              |                      |             |                |
| Carpet shampooer    |              |                      |             |                |
| Telephone           |              |                      |             |                |
| Art, wall decor     |              |                      |             |                |
| Knickknacks         |              |                      |             |                |
| Area rugs           |              |                      |             |                |
| Curtains, blinds    |              |                      |             |                |
|                     |              |                      |             |                |
|                     |              |                      |             |                |
|                     |              |                      |             |                |



## Master bedroom checklist

| Item                         | Manufacturer | Model,<br>serial number | Date<br>bought | Purchase<br>price |
|------------------------------|--------------|-------------------------|----------------|-------------------|
| Bed                          |              |                         |                |                   |
| Mattress, box springs        |              |                         |                |                   |
| Night tables                 |              |                         |                |                   |
| Sofa, loveseat               |              |                         |                |                   |
| Chairs                       |              |                         |                |                   |
| Ottoman                      |              |                         |                |                   |
| Dressers                     |              |                         |                |                   |
| Storage/chests               |              |                         |                |                   |
| Armoire                      |              |                         |                |                   |
| Dressing table               |              |                         |                |                   |
| Bed linens, pillows          |              |                         |                |                   |
| Computer                     |              |                         |                |                   |
| Computer monitor             |              |                         |                |                   |
| Computer peripherals         |              |                         |                |                   |
| Entertainment center         |              |                         |                |                   |
| Television                   |              |                         |                |                   |
| Stereo                       |              |                         |                |                   |
| Stereo equipment             |              |                         |                |                   |
| DVD player                   |              |                         |                |                   |
| CDs, DVDs, tapes,<br>records |              |                         |                |                   |
| Sound system                 |              |                         |                |                   |
| Telephone                    |              |                         |                |                   |

# Master bedroom checklist

| Item               | Manufacturer | Model,<br>serial number | Date<br>bought | Purchase<br>price |
|--------------------|--------------|-------------------------|----------------|-------------------|
| Alarm clock, radio |              |                         |                |                   |
| Bookcases          |              |                         |                |                   |
| Books              |              |                         |                |                   |
| Curtains, blinds   |              |                         |                |                   |
| Art, wall decor    |              |                         |                |                   |
| Knickknacks        |              |                         |                |                   |
| Blankets           |              |                         |                |                   |
| Lamps              |              |                         |                |                   |
| Light fixtures     |              |                         |                |                   |

| Female<br>clothing     | Brand | Date<br>bought | Purchase<br>price |
|------------------------|-------|----------------|-------------------|
| Dresses                |       |                |                   |
| Shirts,<br>blouses     |       |                |                   |
| Skirts                 |       |                |                   |
| Sweaters               |       |                |                   |
| Dress pants            |       |                |                   |
| Suits                  |       |                |                   |
| Jeans,<br>casual pants |       |                |                   |
| Coats                  |       |                |                   |
| Shoes, boots           |       |                |                   |
| Jewelry                |       |                |                   |
| Accessories            |       |                |                   |

| Male<br>clothing       | Brand | Date<br>bought | Purchase<br>price |
|------------------------|-------|----------------|-------------------|
| Dress pants            |       |                |                   |
| Suits                  |       |                |                   |
| Jeans,<br>casual pants |       |                |                   |
| Sweaters               |       |                |                   |
| Coats                  |       |                |                   |
| Sporting<br>apparel    |       |                |                   |
| Ties                   |       |                |                   |
| Shoes, boots           |       |                |                   |
| Gloves, hats           |       |                |                   |
| Belts,<br>accessories  |       |                |                   |
|                        |       |                |                   |

## Girl's bedroom checklist

| Item                         | Manufacturer | Model,<br>serial number | Date<br>bought | Purchase<br>price |
|------------------------------|--------------|-------------------------|----------------|-------------------|
| Bed                          |              |                         |                |                   |
| Mattress, box springs        |              |                         |                |                   |
| Night tables                 |              |                         |                |                   |
| Dressers                     |              |                         |                |                   |
| Storage/chests               |              |                         |                |                   |
| Armoire                      |              |                         |                |                   |
| Dressing table               |              |                         |                |                   |
| Bed linens, pillows          |              |                         |                |                   |
| Desk                         |              |                         |                |                   |
| Computer                     |              |                         |                |                   |
| Computer monitor             |              |                         |                |                   |
| Computer peripherals         |              |                         |                |                   |
| Entertainment center         |              |                         |                |                   |
| Television                   |              |                         |                |                   |
| Stereo                       |              |                         |                |                   |
| Stereo equipment             |              |                         |                |                   |
| DVD player                   |              |                         |                |                   |
| CDs, DVDs, tapes,<br>records |              |                         |                |                   |
| Telephone                    |              |                         |                |                   |
| Alarm clock, radio           |              |                         |                |                   |
| Bookcases                    |              |                         |                |                   |
| Books                        |              |                         |                |                   |

## Girl's bedroom checklist

| Item                | Manufacturer | Model,<br>serial number | Date<br>bought | Purchase<br>price |
|---------------------|--------------|-------------------------|----------------|-------------------|
| Curtains, blinds    |              |                         |                |                   |
| Art, wall decor     |              |                         |                |                   |
| Blankets            |              |                         |                |                   |
| Lamps               |              |                         |                |                   |
| Light fixtures      |              |                         |                |                   |
| Musical instruments |              |                         |                |                   |
| Toys                |              |                         |                |                   |
| Collections         |              |                         |                |                   |

| Clothing               | Brand | Date<br>bought | Purchase<br>price |
|------------------------|-------|----------------|-------------------|
| Dresses                |       |                |                   |
| Shirts,<br>blouses     |       |                |                   |
| Skirts                 |       |                |                   |
| Sweaters               |       |                |                   |
| Dress pants            |       |                |                   |
| Suits                  |       |                |                   |
| Jeans,<br>casual pants |       |                |                   |
| Coats                  |       |                |                   |
| Sporting<br>apparel    |       |                |                   |
| Shoes                  |       |                |                   |
| Boots                  |       |                |                   |

| Clothing     | Brand | Date<br>bought | Purchase<br>price |
|--------------|-------|----------------|-------------------|
| Hats, gloves |       |                |                   |
| Belts        |       |                |                   |
| Scarves      |       |                |                   |
| Purses       |       |                |                   |
| Jewelry      |       |                |                   |
|              |       |                |                   |
|              |       |                |                   |
|              |       |                |                   |
|              |       |                |                   |
|              |       |                |                   |
|              |       |                |                   |

## Boy's bedroom checklist

| Item                         | Manufacturer | Model,<br>serial number | Date<br>bought | Purchase<br>price |
|------------------------------|--------------|-------------------------|----------------|-------------------|
| Bed                          |              |                         |                |                   |
| Mattress, box springs        |              |                         |                |                   |
| Night tables                 |              |                         |                |                   |
| Dressers                     |              |                         |                |                   |
| Storage/chests               |              |                         |                |                   |
| Armoire                      |              |                         |                |                   |
| Dressing table               |              |                         |                |                   |
| Bed linens, pillows          |              |                         |                |                   |
| Desk                         |              |                         |                |                   |
| Computer                     |              |                         |                |                   |
| Computer monitor             |              |                         |                |                   |
| Computer peripherals         |              |                         |                |                   |
| Entertainment center         |              |                         |                |                   |
| Television                   |              |                         |                |                   |
| Stereo                       |              |                         |                |                   |
| Stereo equipment             |              |                         |                |                   |
| DVD player                   |              |                         |                |                   |
| CDs, DVDs, tapes,<br>records |              |                         |                |                   |
| Telephone                    |              |                         |                |                   |
| Alarm clock, radio           |              |                         |                |                   |
| Bookcases                    |              |                         |                |                   |
| Books                        |              |                         |                |                   |

# Boy's bedroom checklist

| Item                | Manufacturer | Model, serial number | Date bought | Purchase price |
|---------------------|--------------|----------------------|-------------|----------------|
| Curtains, blinds    |              |                      |             |                |
| Art, wall decor     |              |                      |             |                |
| Blankets            |              |                      |             |                |
| Lamps               |              |                      |             |                |
| Light fixtures      |              |                      |             |                |
| Musical instruments |              |                      |             |                |
| Toys                |              |                      |             |                |
| Collections         |              |                      |             |                |

| <b>Clothing</b>        | <b>Brand</b> | <b>Date bought</b> | <b>Purchase price</b> |
|------------------------|--------------|--------------------|-----------------------|
| Jeans,<br>casual pants |              |                    |                       |
| Shirts                 |              |                    |                       |
| Sweaters               |              |                    |                       |
| Dress pants            |              |                    |                       |
| Suits                  |              |                    |                       |
| Sporting<br>apparel    |              |                    |                       |
| Coats                  |              |                    |                       |
| Shoes                  |              |                    |                       |
| Boots                  |              |                    |                       |
| Hats, gloves           |              |                    |                       |
| Belts                  |              |                    |                       |

## Guest bedroom checklist

| Item                  | Manufacturer | Model,<br>serial number | Date<br>bought | Purchase<br>price |
|-----------------------|--------------|-------------------------|----------------|-------------------|
| Bed                   |              |                         |                |                   |
| Mattress, box springs |              |                         |                |                   |
| Night tables          |              |                         |                |                   |
| Sofa, loveseat        |              |                         |                |                   |
| Chairs                |              |                         |                |                   |
| Ottoman               |              |                         |                |                   |
| Dressers              |              |                         |                |                   |
| Storage/chests        |              |                         |                |                   |
| Armoire               |              |                         |                |                   |
| Dressing table        |              |                         |                |                   |
| Bed linens, pillows   |              |                         |                |                   |
| Computer              |              |                         |                |                   |
| Television            |              |                         |                |                   |
| DVD player, DVDs      |              |                         |                |                   |
| Bookcases             |              |                         |                |                   |
| Telephone             |              |                         |                |                   |
| Alarm clock, radio    |              |                         |                |                   |
| Curtains, blinds      |              |                         |                |                   |
| Art, wall decor       |              |                         |                |                   |
| Blankets, quilts      |              |                         |                |                   |
| Lamps                 |              |                         |                |                   |
| Light fixtures        |              |                         |                |                   |

## Bathroom 1 checklist

| Item                  | Manufacturer | Model, serial number | Date bought | Purchase price |
|-----------------------|--------------|----------------------|-------------|----------------|
| Dressing table        |              |                      |             |                |
| Cabinets (unattached) |              |                      |             |                |
| Chair                 |              |                      |             |                |
| Clothes hamper        |              |                      |             |                |
| Storage containers    |              |                      |             |                |
| Shelves (unattached)  |              |                      |             |                |
| Towels, linens        |              |                      |             |                |
| Clock, radio          |              |                      |             |                |
| Television            |              |                      |             |                |
| Electric razor        |              |                      |             |                |
| Curling/flat iron     |              |                      |             |                |
| Hair dryer            |              |                      |             |                |
| Toiletries            |              |                      |             |                |
| Medicine              |              |                      |             |                |
| Scale                 |              |                      |             |                |
| Shower curtain        |              |                      |             |                |
| Curtains, blinds      |              |                      |             |                |
| Area rugs             |              |                      |             |                |
| Art/wall decor        |              |                      |             |                |
| Lamps                 |              |                      |             |                |
| Light fixtures        |              |                      |             |                |
|                       |              |                      |             |                |



## Bathroom 2 checklist

| Item                  | Manufacturer | Model,<br>serial number | Date<br>bought | Purchase<br>price |
|-----------------------|--------------|-------------------------|----------------|-------------------|
| Dressing table        |              |                         |                |                   |
| Cabinets (unattached) |              |                         |                |                   |
| Chair                 |              |                         |                |                   |
| Clothes hamper        |              |                         |                |                   |
| Storage containers    |              |                         |                |                   |
| Shelves (unattached)  |              |                         |                |                   |
| Towels, linens        |              |                         |                |                   |
| Clock, radio          |              |                         |                |                   |
| Television            |              |                         |                |                   |
| Electric razor        |              |                         |                |                   |
| Curling/flat iron     |              |                         |                |                   |
| Hair dryer            |              |                         |                |                   |
| Toiletries            |              |                         |                |                   |
| Medicine              |              |                         |                |                   |
| Scale                 |              |                         |                |                   |
| Shower curtain        |              |                         |                |                   |
| Curtains, blinds      |              |                         |                |                   |
| Area rugs             |              |                         |                |                   |
| Art/wall decor        |              |                         |                |                   |
| Lamps                 |              |                         |                |                   |
| Light fixtures        |              |                         |                |                   |
|                       |              |                         |                |                   |

## Outdoor/seasonal checklist

| Item                                    | Manufacturer | Model, serial number | Date bought | Purchase price |
|---|--------------|----------------------|-------------|----------------|
| Patio/porch furniture                   |              |                      |             |                |
| Pillows, cushions                       |              |                      |             |                |
| Bicycles, sports equipment              |              |                      |             |                |
| Holiday decorations                     |              |                      |             |                |
| Garden/yard tools, containers, supplies |              |                      |             |                |
| Planters, plants                        |              |                      |             |                |
| Lawn mower, weed trimmer, leaf blower   |              |                      |             |                |
| Sprinklers, hoses                       |              |                      |             |                |
| Ladders                                 |              |                      |             |                |
| Tool box                                |              |                      |             |                |
| Tools                                   |              |                      |             |                |
| Tiller, shovels                         |              |                      |             |                |
| Trailer, boat                           |              |                      |             |                |
| Jacuzzi                                 |              |                      |             |                |
| Outdoor games, toys                     |              |                      |             |                |
| Freezer, refrigerator, contents         |              |                      |             |                |
| Cooking equipment                       |              |                      |             |                |
| Pet supplies                            |              |                      |             |                |
| Dehumidifier, heater                    |              |                      |             |                |
| Light fixtures                          |              |                      |             |                |
| Hobby supplies                          |              |                      |             |                |
| Storage, shelving units (unattached)    |              |                      |             |                |



## checklist

## checklist

## **Insurance Consumer Hotline**

Contact DIFP's Insurance Consumer Hotline if you have questions about your insurance policy or to file a complaint against an insurance company or agent:

**difp.mo.gov**

**800-726-7390**



# **DIFP**

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Professional Registration

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